

Certificate Number: 05781-NJ-DE-028090825

Bankruptcy Case Number: 16-20291



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on September 20, 2016, at 4:54 o'clock PM PDT, Fred Garaffa completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: September 20, 2016 By: /s/Allison M Geving

Name: Allison M Geving

Title: President